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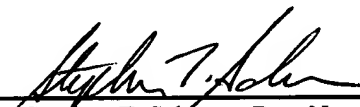
**PATENT**  
Docket No. 24534-080000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re U.S. Patent Application of: )  
Braun, et al. )  
Appln. No.: 09/930,913 )  
Filed: August 15, 2001 )  
For: **SYSTEM AND METHOD FOR** )  
**EVALUATING REAL ESTATE** )  
**FINANCING STRUCTURES** )  
Examiner: Unassigned )  
Art Unit: Unassigned )

Certificate of Mailing

) I hereby certify that this correspondence (along with  
) any documents referred to as attached or enclosed) is  
) being deposited with the US Postal Service as first  
) class mail in an envelope addressed to Assistant  
) Commissioner for Patents, Washington, DC 20231,  
) on November 16, 2001.

)   
) \_\_\_\_\_  
) Stephen T. Scherrer, Reg. No. 45,080

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

In accordance with 37 CFR §§ 1.56, 1.97 and 1.98, the references listed on the attached Form PTO-1449 are being brought to the attention of the Examiner for consideration in connection with the examination of the above-referenced patent application. A copy of each reference cited is enclosed herein.

This Information Disclosure Statement is being submitted before the mailing date of a first Office Action on the merits. Therefore, Applicants submit that no fee or certification is necessary for consideration of the cited references pursuant to 37 C.F.R. §1.97.


Also, there is reserved the right to later set forth how the instant invention is distinguished over the disclosure of any reference or other art, including the disclosures of those references and other information discussed herein, that may be cited by the Examiner in rejecting a claim in the instant patent application.

In re Appln. of Braun, et al.  
Appln. No. 09/930,913

The citation of the above documents and other information is not to be construed as an assertion that more pertinent art could not possibly be in existence.

It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the enclosed Form PTO-1449 with initials or other appropriate remarks.

Respectfully submitted,

  
\_\_\_\_\_  
Stephen T. Scherrer, Reg. No. 45,080

Date: November 16, 2001

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CHI99 3818522-1.024534.0080



(Rev. 5/92) Comparable to Form PTO-1449				U.S. Department of Commerce Patent and Trademark Office		Docket No: 24534-080000		Appl. No: 09/930,913	
<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)						Applicants: Braun, et al.			
Filing Date: August 15, 2001						Group: Unassigned			
<b>U.S. PATENT DOCUMENTS</b>									
*Exam Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate			
	AA	5,680,305	10/21/97	Apgar, IV					
	AB	5,806,049	9/8/98	Petruzzi					
	AC	5,812,987	9/22/98	Luskin et al.					
	AD	5,812,988	9/22/98	Sandretto					
	AE	5,819,238	10/6/98	Fernholz					
	AF	5,857,174	1/5/99	Dugan					
	AG	5,884,287	3/16/99	Edesess					
	AH	5,911,136	6/8/99	Atkins					
	AI	5,918,217	6/29/99	Maggioncalda et al.					
	AJ	5,930,775	7/27/99	McCauley et al.					
	AK	6,012,043	1/4/2000	Albright et al.					
	AL	6,055,517	4/25/2000	Friend et al.					
	AM	6,070,151	5/30/2000	Frankel					
	AN	6,078,904	6/20/2000	Rebane					
	AO	6,192,347 B1	2/20/2001	Graff					
	AP	6,219,650 B1	4/17/2001	Friend et al.					
Examiner					Date Considered				
<b>*Examiner:</b> Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.									